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By Liz Scott

Time for integrated disability management has arrived

With more people hurt at home than work, employers need to look seriously at both occupational and non-occupational health



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There is no disputing disability management is a good idea for business. It has many social and financial merits. Plus, who can argue against its objective of ensuring employees are getting prompt treatment and transitioning back to an active return to work? Over the past few years the disability picture has changed significantly due to rising benefit costs, Workplace Safety and Insurance Board (WSIB) processes, and a focus on human rights. Many employers have made significant progress in the management of occupational work-related injuries given the underlying financial deterrents of not returning employees to work. The WSIB and the various workers' compensation commissions across Canada have made the financial incentives for employers to return injured employees to work indisputable and easy to quantify.

However, if we look at the trend of non-occupational disabilities, the claims are rising. It can almost be said more people get hurt at home than at work, a sobering thought.

Some would argue that workers' compensation initiatives have put pressure on one side of the teeter-totter and simply tipped the other. The absence of a common concerted effort to manage all disabilities will not resolve the underlying issue of the human and financial costs of those disabilities. What is needed is the integration of disability management principles into both the non-occupational and occupational side. South of the border these discussions have been going on for about a decade and although some progress has been made toward integration, the division between occupational (workers' compensation) and non-occupational (sick leave, short-term disability – STD, long-term disability – LTD) remains clear in many companies.

The early work in exploring integration of disability management dates back to 1989, when the Washington Business Group on Health investigated and spoke highly of the positives of integration. In Canada, the history of workers' compensation is government-legislated and regulated, while non-occupational has been either self-funded by the employer or an insured program. The result has been the creation of silos within today's organizations. The health and safety department or "occupational health" handles workers' compensation, with human resources or finance handling non-occupational. So, how can an employer move from silos to the implementation of a solid integrated disability management program? Here are some suggestions:

- Create a common goal;
- Generate senior management support;
- Integrate information;
- Implement early intervention, evidence-based adjudication and claims

- management;
- Utilize sophisticated tools to objectively quantify functional and cognitive abilities;
- Define process, practices and policies; and
- Record and measure the outcomes.

Integrated disability management is not a complicated concept. In its truest form it simply means a single management system for occupational and non-occupational disability.

Integrating information

An important element of integrated disability management is the quantifying of costs and cross-referencing of information. This integration will afford greater oversight into employee patterns, major causes for lost time, durations of absences and the overall costs of absences. Of course, we cannot have an integrated insurer due to the legislative constraints in Canada but this does not preclude us from internal tracking and management. A disability-management program and the documentation it generates on employee illness/injury, treatment, rehabilitation, job accommodation requirements, and so forth goes a long way toward protecting companies from losses. A company can show through its disability management program that it tries whenever possible to accommodate ill or injured employees regardless of the cause.

Defined process, practices and policies

Disability management techniques have been around and have evolved into best practices. This makes it easy for employers with a desire to manage claims to put in proven systems. It is often worth investing in an external adjudication firm to assist with the determination of disability and case management while maintaining the employer role of return-to-work facilitator. Integrated disability management focuses on an employee's functional and cognitive abilities rather than just the diagnosis of injury or illness. It includes constantly asking the question, "Can they return to work, and how can we help them do so regardless of the cause."

Companies with active disability-management programs also send a message to the worker: "We care about you and want you back to work." Work is a major source of physical and psychological well-being and much evidence exists to link work absence with increased risk of psychological dysfunction. It is important to employees and employers to focus on returning to work.

Measuring success

In the end, companies must take a comprehensive view of disability management, including the benefits reaped, the costs incurred and the costs avoided. You have to ask, "What is our exposure before, and how are we doing now?" But once you put a program in place it will take some time to generate those results. However, some research does exist to base the initial formation of the program on, including a study done by Habeck, Scully, VonTol & Allan published in the Rehab Counseling Bulletin in 1998. In the study, the disability management practices of 32 large companies were reviewed to determine their impact. It was clearly concluded that implementation of disability-management programs significantly reduced costs.

Integrated disability management is a concept whose time has come. Companies that take an integrated approach to disability management will reap the benefits of paying attention to all disabilities equally and be rewarded with reduced human and financial costs.

Liz R. Scott, PhD, MEng, MBA, MSc, BSc, COHN-C, CRSP, RN, is an accomplished disability-management executive, recognized for award-winning cost-reduction

results, "best practice" program designs, and an ability to solve a complex variety of disability concerns. She can be reached at lscott191@cogeco.ca.